## WHAT IS CLAIMED IS:

- 1 1. A method for data transaction, comprising the steps of:
- 2 receiving an Automated Teller Machine (ATM) card from a user at an ATM;
- 3 providing secure access to a data file containing data items previously input by the
- 4 user:
- 5 selecting a data item from the data file, in response to a command from the user;
- 6 and
- 7 outputting the selected data item to the user from the ATM.
- 1 2. The method of claim 1, wherein the selecting step includes the step of selecting an
- 2 audible data item.
- 1 3. The method of claim 1, wherein the selecting step includes the step of selecting a
- 2 numerical data item.
- 1 4. The method of claim 1, wherein the selecting step includes the step of selecting a
- 2 textual data item.
- 1 5. The method of claim 1, wherein the selecting step includes the step of selecting a
- 2 pictorial data item.
- 1 6. The method of claim 1, wherein the selecting step includes the step of selecting an
- 2 e-mail.

- 1 7. The method of claim 1, wherein the selecting step includes the step of selecting a
- 2 set of drawings.
- 1 8. The method of claim 1, wherein the selecting step includes the step of selecting a
- 2 photo.
- 1 9. The method of claim 1, wherein the selecting step includes the step of selecting an
- 2 address book.
- 1 10. The method of claim 1, wherein the selecting step includes the step of selecting
- 2 medical information.
- 1 11. The method of claim 1 further comprising the steps of:
- 2 inputting a new data item from the user; and
- 3 storing the new data item in the data file.
- 1 12. The method of claim 11, wherein the inputting step includes the step of scanning
- 2 in the new data item.
- 1 13. The method of claim 11, wherein the inputting step includes the step of keying in
- 2 the new data item
- 1 14. The method of claim 11, wherein the inputting step includes the step of recording
- 2 the new data item.

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- 1 15. The method of claim 1, wherein the outputting step includes the step of displaying
- 2 a visual image of the data item.
- 1 16. The method of claim 1, wherein the outputting step includes the step of playing an
- 2 audible recitation of the data item.
- 1 17. The method of claim 1, wherein the outputting step includes the step of printing
  - out the data item.
  - 18. The method of claim 1 further comprising the step of:
- 2 outputting a certificate which authenticates the data item.
- 1 19. A method for data transaction, comprising the steps of:
- 2 receiving a telephone call from a user on a telephone network;
- 3 providing secure access to a data file containing data items previously input by the
- 4 user;
- 5 selecting a data item from the data file, in response to a command from the user;
- 6 and
- 7 outputting the selected data item to the user over the telephone network.
- 1 20. The method of claim 19, wherein the selecting step includes the step of selecting
- 2 an audible data item.

- 1 21. The method of claim 19, wherein the selecting step includes the step of selecting a
- numerical data item.
- 1 22. The method of claim 19, wherein the selecting step includes the step of selecting a
- 2 textual data item.
- 1 23. The method of claim 19, wherein the selecting step includes the step of selecting a
- 2 pictorial data item.
- 1 24. A method for data transaction, comprising the steps of:
- 2 receiving an identification card from a user at a service station fueling pump;
- 3 providing secure access to a data file containing data items previously input by the
- 4 user;

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- selecting a data item from the data file, in response to a command from the user;
- and and
- 7 outputting the selected data item to the user from the fueling pump.
- 1 25. A computer-usable medium embodying computer program code for commanding
- 2 a computer to execute data transactions comprising the steps of:
- 3 receiving an Automated Teller Machine (ATM) card from a user at an ATM;
- 4 authenticating the ATM card and the user:
- 5 providing secure access to a data file containing data items previously input by the
- 6 user:
- 7 selecting a data item from the data file, in response to a command from the user;

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the data file.

8 outputting the selected data item to the user from the ATM; 9 outputting a certificate which authenticates the data item; inputting a new data item from the user, and 10 11 storing the new data item in the data file. 1 26. A system for data transaction comprising a: 2 means for receiving an Automated Teller Machine (ATM) card from a user at an 3 ATM: 4 means for providing secure access to a data file containing data items previously 5 input by the user: 6 means for selecting a data item from the data file, in response to a command from the user; and 8 means for outputting the selected data item to the user from the ATM. 1 27. A system for data transaction, comprising: . 2 a data network interface, for receiving an Automated Teller Machine (ATM) card 3 from a user: 4 an identity authentication module, coupled to the interface, for authenticating the 5 ATM card and the user: 6 a transaction management module, coupled to the interface, for providing secure

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a data file repository, coupled to the transaction management module, for storing

access to a data file containing data items previously input by the user; and

1	28.	A system for data transaction, comprising:
2		a data network interface, for receiving a telephone call from a user;
3		an identity authentication module, coupled to the interface, for authenticating the
4	telephone call and the user;	
5		a transaction management module, coupled to the interface, for providing secure

- a transaction management module, coupled to the interface, for providing secure access to a data file containing data items previously input by the user; and 6
- 7 a data file repository, coupled to the transaction management module, for storing 8 the data file.